

IN THE CLAIMS:

1 1. (CURRENTLY AMENDED) A method of securely conducting a transactions over a
2 network, comprising ~~the steps of:~~

3 A. receiving a telephone call over the telephone network that seeks to initiate a
4 the transaction with a target ;

5 B. obtaining at least a telephone number ~~Caller ID~~ defining the telephone from
6 which the call is being placed;

7 C. authenticating the call by checking at least the telephone number ~~Caller ID~~
8 associated with the call against telephone numbers ~~Caller IDs~~ in a database of registrants'
9 telephone numbers ~~Caller IDs~~; and

10 D. ~~proceeding with the transaction only if at least said Caller ID matches that of~~
11 ~~an entity that is registered in said database, in response to at least said telephone number~~
12 matching that of an entity registered in said database, performing the transaction by trans-
13 ferring funds from a first financial account to a second financial account.

1 2. (CANCELLED)

1 3. (CANCELLED)

1 4. (ORIGINAL) The method of claim 1 in which said database contains data uniquely
2 identifying call initiators that are registered to undertake transactions on the system.

1 5. (CURRENTLY AMENDED) The method of claim 4 in which a transaction is com-
2 pleted only after authentication of both the call initiator and the ~~each~~ target.

1 6. (CANCELLED)

1 7. (CANCELLED)

1 8. (CURRENTLY AMENDED) The method of claim 1 ~~7~~ in which the steps of debiting
2 and crediting said financial accounts in connection with completion of the transaction are
3 performed by the target call receiving entity.

1 9. (CURRENTLY AMENDED) The method of claim 1 ~~7~~ in which said transaction is
2 completed by the target.

1 10. (ORIGINAL) The method of claim 1 which includes the steps of:

- 2 (1) obtaining from the call initiator a secondary identifier; and
3 (2) using said secondary identifier in connection with authenticating the call ini-
4 tiator.

1 11. (CURRENTLY AMENDED) A method of securely conducting transactions over a
2 network, comprising ~~the steps of~~:

3 A. receiving, at a second location on a first telephone network, a message call
4 placed at a first location on the first network and identifying a transaction to be under-
5 taken;

6 B. at a second location on the first network, obtaining, from a source other than
7 the initiator of said message call, at least a telephone number Caller-ID defining the tele-
8 phone from which the message call was initiated;

9 C. authenticating the message call by checking at least the telephone number
10 Caller-ID associated with the message call against telephone numbers Caller-IDs in a da-
11 tabase of authorized telephone numbers Caller-IDs; and

12 D. ~~proceeding with the transaction only if at least said Caller-ID matches that of~~
13 ~~an entity that is contained in said database, in response to at least said telephone number~~
14 ~~matching an entity that is contained in said database, completing the transaction by per-~~
15 ~~forming a transfer of funds from a first financial account to a second financial account~~
16 using a second network.

1 12. (CURRENTLY AMENDED) The method of claim 11 in which said second location
2 includes a ~~call~~ facilitator entity which performs said authentication.

1 13. (CANCELLED)

1 14. (CURRENTLY AMENDED) The method of claim 11 ~~43~~ in which said facilitator
2 completes said transaction only on authorization from the target of said transaction.

1 15. (ORIGINAL) The method of claim 12 in which said facilitator transmits authentica-
2 tion to a telephone station at a third location for completion of said transaction.

1 16. (CURRENTLY AMENDED) The method of claim 11 in which said message call is
2 placed by an entity which initiates a payment to another ~~by which a payment is to be~~
3 ~~made to another.~~

1 17. (CURRENTLY AMENDED) The method of claim 11 in which said message call is
2 placed by an entity to which payment is target of payment ~~to be made.~~

1 18. (CURRENTLY AMENDED) The method of claim 11 ~~48~~ in which said transaction is
2 completed only on approval by the entity which is to make said payment.

1 19. (CURRENTLY AMENDED) Apparatus for facilitating transactions initiated over a
2 telephone network, comprising:

3 A. a data store for storing a database of at least authorized transaction ~~call~~ initia-
4 tors, said database containing, for each entity authorized to engage in said transactions, at
5 least a primary identifier identifying telephone instruments that are authorized for use in
6 said transactions and a secondary identifier;

7 B. a stored program data processor for processing transactions directed to it, said
8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9 C. one or more interfaces between said telephone network and said processor for
10 receiving and transmitting data between said network and said processor;

11 D. said processor programmed to:

(1) receive said primary and said secondary identifiers from said telephone network via said one or more interfaces and to authenticate said identifiers against said database; and

(2) ~~further said transaction on authentication, in response to authentication of said identifiers against said database, performing the transaction by transferring funds from a first account to a second account.~~

20. (ORIGINAL) Apparatus according to claim 19 in which said processor is programmed to receive said primary and secondary identifiers from different sources.

21. (CURRENTLY AMENDED) Apparatus according to claim 20 in which said processor is programmed to authenticate said transaction ~~each~~ only if said primary and secondary identifiers are associated with each other on said database.

22. (WITHDRAWN) A method of transferring resources from one entity to another comprising the steps of:

A. accepting from an originator a message identifying a target

B. authenticating said message by means of at least a geographically unique telephone identifier;

C. transferring a resource from said originator to said target responsive to authentication of said message.

23. (WITHDRAWN) The method of claim 22 in which said message identifies said target by means of a geographically unique telephone number.

24. (WITHDRAWN) The method of claim 23 in which the telephone numbers of said originator and said target are distinguishable.

25. (WITHDRAWN) The method of claim 23 in which said telephone numbers are not distinguishable and in which said originator and said target are distinguished by distinguishable passwords.

- 1 26. (WITHDRAWN) The method of claim 22 in which said originator is further authen-
2 ticated by means of a password.
- 1 27. (WITHDRAWN) The method of claim 22 in which said message is transmitted by
2 telephone by said originator.
- 1 28. (WITHDRAWN) The method of claim 27 in which said message is accepted by an
2 entity that maintains a database of authorized originators, said database including at least
3 a geographically unique telephone identifier for said originator.
- 1 29. (WITHDRAWN) The method of claim 22 in which said telephone number is a uni-
2 versal telephone identifier.
- 1 30. (WITHDRAWN) The method of claim 28 in which said entity effectuates said trans-
2 fer by means of entries in accounts maintained by said entity.
- 1 31. (WITHDRAWN) The method of claim 28 in which said entity effectuates said trans-
2 fer by means of transmitting authorization to at least one account maintained by at least
3 one other entity.
- 1 32. (WITHDRAWN) The method of claim 28 in which said entity effectuates said trans-
2 fer by means of transmitting authorizations to accounts maintained by at least one other
3 entity for said originator and said target, respectively.
- 1 33. (WITHDRAWN) The method of claim 31 in which said authorization authorizes
2 debiting an account of said originator that is maintained by said other entity.
- 1 34. (WITHDRAWN) The method of claim 31 in which said authorization authorizes
2 debiting an account of said target that is maintained by said other entity.

- 1 35. (WITHDRAWN) A method of selling resources, comprising the steps of
2 A. accepting from an originator a message identifying a resource to be purchased;
3 B. authenticating said message by means of at least a geographically unique tele-
4 phone identifier;
5 C. authorizing the transfer of a resource to said originator responsive to authenti-
6 cation of said message.
- 1 36. (WITHDRAWN) A method of selling resources according to claim 35 in which said
2 message identifies said resource by means of a resource number.
- 1 37. (WITHDRAWN) A method of selling resources according to claim 35 in which said
2 originator sends said message via a telephone.
- 1 38. (WITHDRAWN) A method of selling resources according to claim 37 in which said
2 originator telephones said message from a site at which said resource is displayed.
- 1 39. (WITHDRAWN) A method of selling resources according to claim 37 in which said
2 originator telephones said message from a site remote from the site at which said resource
3 is displayed.
- 1 40. (WITHDRAWN) A method of selling resources according to claim 37 in which said
2 resource number is supplied to said originator via broadcast advertisement.
- 1 41. (WITHDRAWN) A method of selling resources according to claim 37 in which said
2 resource number is supplied to said originator via print advertisement.
- 1 42. (WITHDRAWN) A method of facilitating transactions between an initiator and a
2 target, comprising the steps of:
3 A. receiving a call in connection with a transaction to be initiated, said call iden-
4 tifying an entity to be held accountable for the transaction;

5 B. searching a database for information concerning telephone devices in said da-
6 tabase associated with said entity;

7 C. placing a call to a telephone device registered to said entity in order to authen-
8 ticate said entity.

1 43. (WITHDRAWN) The method of claim claim 42 in which the step of authenticating
2 said entity includes approving said transaction.

1 44. (WITHDRAWN) The method of claim 43 in which the entity placing the transac-
2 tion-initiating call differs from the entity that is to be held accountable for the transaction.

1 45. (WITHDRAWN) The method of claim 44 in which the entity to be held accountable
2 for the transaction comprises a parent and the entity initiating the call is a child.

1 46. (WITHDRAWN) The method of claim 44 in which the entity to be held accountable
2 for the transaction is a supervisor and the entity initiating the call is a supervisee.

1 47. (WITHDRAWN) The method of claim 42 in which said call is received from an en-
2 tity seeking to purchase goods or services from a merchant.

1 48. (WITHDRAWN) The method of claim 42 in which said call is received from a mer-
2 chant seeking authorization for the sale of goods or services to the designated entity.

1 49. (WITHDRAWN) The method of claim 42 in which said call is received from a mer-
2 chant seeking authorization for the sale of goods or services to a surrogate of the desig-
3 nated entity.

1 50. (WITHDRAWN) The method of claim 42 in which the transaction-initiating call is
2 received from a telephone device whose Caller ID is blocked from transmission in con-
3 nection with such call.

1 51. (CURRENTLY AMENDED) The method of claim 1 in which said database includes
2 information concerning one or more desired payment mechanisms, and said payment
3 mechanisms are linked to said telephone number ~~Caller ID~~.

1 52. (CURRENTLY AMENDED) The method of claim 1 in which said database includes
2 information concerning one or more desired payment mechanisms and shipping prefer-
3 ences, and in which said information is retrieved by means of the telephone number
4 ~~Caller ID~~ and used in processing a transaction.

1 53. (ORIGINAL) The method of claim 1 which includes the step of verifying to the
2 sender of said call the identity of the designated target before completing said transaction.

1 54. (ORIGINAL) The method of claim 53 in which said verification is performed by
2 checking the given telephone number against information obtained from the telephone
3 company.

1 55. (CANCELLED)

1 56. (CURRENTLY AMENDED) A method of securely conducting transactions over a
2 network, comprising ~~the steps of:~~

3 A. initiating, in response to receipt of a text message seeking to initiate a transac-
4 tion, a telephone call over the telephone network;

5 B. obtaining from the party to which the text message was initiated ~~from the~~
6 ~~party to which the telephone call was directed~~, an identifier unique to the party to which
7 the telephone call was directed;

8 C. communicating said identifier to an entity that is enabled to authenticate the
9 identifier by checking said identifier against a database of authorized users ~~at least the~~
10 ~~Caller ID associated with the identifier in a database accessible to said entity~~; and

11 D. ~~proceeding with the transaction only~~ if at least said identifier ~~Caller ID~~
12 matches that of an entity that is registered in said database, performing the transaction by

13 transferring funds from a first financial account to a second financial account using a sec-
14 ond network.

1 57. (ORIGINAL) The method of claim 56 in which said identifier is one that has been
2 assigned by said entity to a device on which said call is being made.

1 58. (CANCELLED)

1 59. (CANCELLED)

1 60. (CANCELLED)

1 61. (CANCELLED)

1 62. (CURRENTLY AMENDED) The method of claim 1 ~~3~~ wherein the first financial
2 account is selected from a group consisting of a bank account, a credit card account, a
3 debit card account and a prepaid card account.

1 63. (CANCELLED)

1 64. (CANCELLED)

1 65. (CANCELLED)

1 66. (CANCELLED)

1 67. (CANCELLED)

- 1 68. (CURRENTLY AMENDED) The method of claim 56 ~~67~~ wherein the first financial
2 account is selected from a group consisting of a bank account, a credit card account, a
3 debit card account and a prepaid card account.
- 1 69. (CURRENTLY AMENDED) The method of claim 11 ~~67~~ wherein the first financial
2 account is selected from a group consisting of a bank account, a credit card account, a
3 debit card account and a prepaid card account.
- 1 70. (PREVIOUSLY PRESENTED) The apparatus of claim 19 wherein the telephone
2 network comprises a wireless telephone network.
- 1 71. (CANCELLED)
- 1 72. (CANCELLED)
- 1 73. (CURRENTLY AMENDED) The apparatus of claim 19 ~~72~~ wherein the first finan-
2 cial account is selected from a group consisting of a bank account, a credit card account,
3 a debit card account and a prepaid card account.
- 1 74. (PREVIOUSLY PRESENTED) The method of claim 1 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.
- 1 75. (PREVIOUSLY PRESENTED) The method of claim 11 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.
- 1 76. (PREVIOUSLY PRESENTED) The system of claim 19 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.

1 77. (PREVIOUSLY PRESENTED) The method of claim 56 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.

1 78. (NEW) The method of claim 11 the first financial account is selected from a group
2 consisting of a bank account, a credit card account, a debit card account and a prepaid
3 card account.

1 79. (NEW) The method of claim 1 wherein the second financial account is selected from
2 a group consisting of a bank account, a credit card account, a debit card account and a
3 prepaid card account.

1 80. (NEW) The method of claim 11 wherein the second financial account is selected from
2 a group consisting of a bank account, a credit card account, a debit card account and a
3 prepaid card account.

1 81. (NEW) The apparatus of claim 19 wherein the second financial account is selected
2 from a group consisting of a bank account, a credit card account, a debit card account and
3 a prepaid card account.

1 82. (NEW) The method of claim 56 wherein the second financial account is selected from
2 a group consisting of a bank account, a credit card account, a debit card account and a
3 prepaid card account.

1 83. (NEW) The method of claim 11 wherein the database comprises information concern-
2 ing one or more desired payment mechanisms and wherein said payment mechanisms are
3 linked to said telephone number.

1 84. (NEW) The method of claim 11 wherein the database comprises information concern-
2 ing one or more desired payment mechanisms and wherein said information is retrieved
3 using the telephone for use in processing the transaction.

1 85. (NEW) The apparatus of claim 19 wherein the database comprises information con-
2 cerning one or more desired payment mechanisms and wherein said payment mecha-
3 nisms are linked to said telephone number.

1 86. (NEW) The apparatus of claim 19 wherein the database comprises information con-
2 cerning one or more desired payment mechanisms and wherein said information is re-
3 trieved using the telephone for use in processing the transaction.

1 87. (NEW) The method of claim 56 wherein the database comprises information concern-
2 ing one or more desired payment mechanisms and wherein said payment mechanisms are
3 linked to said telephone number.

1 88. (NEW) The method of claim 56 wherein the database comprises information concern-
2 ing one or more desired payment mechanisms and wherein said information is retrieved
3 using the telephone for use in processing the transaction.